# School and Community

Vol. XVIII

MAY, 1932.

No. 5

# VACATION DAYS

VACATION DAYS—enchanted ground
Of gardens groomed in green,
Bedight with bloom and belted 'round
With summer's silken sheen.

Gardens in which we move at will

And taste of pleasures, honey-rife,
Till ev'ry cell of sense we fill

Tense with the lymph of life.

Vacation days of halcyon haze, Mauve with the mistiness Of spectral, dreamy yesterdays Are happy days no less.

T. J. W.

# SCHOOL AND COMMUNITY

Official Organ of the Missouri State Teachers' Association

THOS. J. WALKER, Editor

E. M. CARTER, Bus. Mgr.

Vol. XVIII

MAY, 1932.

No. 5

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Next Meeting, Kansas City, November 9-11, 1932.

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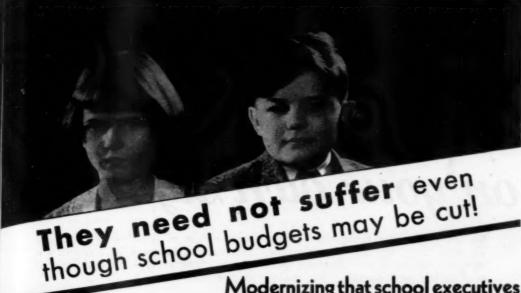
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OURAGEOUS cooperation maintaining America's high standards of educamal progress. Educators—school officials—Parent Tescher organizations—and parents themselves are working hand in hand that schools may function with nimpaired efficiency though school expenditures may

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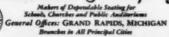
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If Education reaches a standstill-progress will cesse. Thus, today's budgets which call for readjustments should nevertheless provide for modern equipent-modern teaching tools.

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There Will Be No June, July, or August Issues of SCHOOL & COMMUNITY.

# <u>Aeditorials</u>

ARE WE teaching to get something to live on or are we teaching to get something to live on? Where will we put the emphasis? Unfortunately the times have emphasized the wages

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224 216 THE QUESTION for teaching and people seem prone to forget the purpose of

teaching. When teachers are in dire straits to get something to live on they may forget that society maintains schools in order to cause worthwhile traditions, ideals, attitudes and skills to live on. When society becomes panicky about taxes, as it has become, it is likely to forget fundamental values in education and view the school as simply a place where money can be most conveniently saved.

Where the emphasis shall be placed depends at this time on the attitude of the teacher. Will we teach as though our salaries had not been reduced? Will we take the attitude that the chief joy in teaching will continue to be in a knowledge of the good we are doing? We answer both questions in the affirmative.

While salary reductions are not pleasant things to contemplate, we had as well, at this time, take the matter philosophically and go about our work with the usual, or even increased, enthusiasm for it and devotion to it. The determination to reduce school costs on the part of the public has developed into an irresistible tide of mob spirit.

Of course there are causes—when loctors can do the usual amount of

work but make practically no collections, when business men have had normal profits transformed into actual losses, when farmers cannot meet interest bills and unavoidable fixed expenses, and when politicians seize these opportunities to favor tax reduction, what can be done to resist the slump in school expenses?

Teacher supply has been a factor, Thousands who had quit the also. profession for what a few years ago seemed more lucrative fields have during the past year been alert to find a chance to get back into the work. Others who had married with the idea of leaving off teaching permanently have felt the pinch of penury in the home and thrown themselves on the market for any kind of teaching position they could get. The past two years has put a large number of surplus teachers back into colleges with the idea that they could perhaps spend another year to their profit in preparation. These are also on the lists of seekers after positions. In spite of the gross over production of teachers, the colleges continue to solicit students for educational courses and these processes have continued until the field is full of panic stricken teachers who feel that they must have jobs at any price. It has been reported that some have bid as low as \$10.00 a month, and several have signed contracts for as little as \$40.00 per month which is no more than \$10.00 above board and room.

The times certainly demand that standards be raised. Certainly the

third grade certificate could be eliminated to the profit of the public. General welfare would seem to dictate that strong bars should be put up at the entrance ways to the profession so that only those most highly endowed persons would be admitted for training, and examinations should be so written and the papers so rigidly graded that only the highly qualified could pass. The times demand these restrictions.

Employing agencies have now the best opportunity possible to improve the personnel of teaching corps.

At whatever angle we take a view of the situation, from that of the teacher, or the public, or the public's agents—the school boards—the question of emphasis is the vital question; shall teachers be employed so that they may live or shall the purpose of the schools be to make worthy ideals, good citizenship, and nobility of character?

VACATION DAYS are here again.
Will they be happy days? Three
or four months without a pay check
is not a situation of the most cheering
variety at this time. When the check
comes again next October it will in

most cases be an emacivacation ated one, reduced to a
point that will make one
wonder about its health. But vacations must be happy days, for the
teacher owes it to herself and to
society to re-enter the schoolroom
next September in good trim for a
year of hard work. We may at this
time feel that the public is little entitled to this considerate attitude,
nevertheless the obligation is there.

The teacher's first obligation is to be physically fit. This means much to the welfare of the schools. She must meet the most impressionable part d our population. Her health will de termine in a large measure the effectiveness of her work with the children. Disposition, temper, self-control are tied up so closely with physical condition as to make good health a prime necessity.

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The teacher's second obligation is to be spiritually alive. Here again the element of health enters but with it is the additional element of the teacher's ideals of value. The teacher who takes a salary reduction too seriously and believes that a reduction in the physical standards of her living is a disaster of fundamental importance is perhaps not capable of getting the real teacher's viewpoint. After all it is a matter of common knowledge that real happiness is not a matter of material luxury. "A man's life consisteth not in the abundance of the things he possesseth." With health and the consciousness of the full significance of her work the teacher can still be and should be one of the happiest persons. The vacation period should be used for spiritual recreation as well as for physical rejuvenation. Inspirational literature, poetry, nature, association with choice human spirits, reflection, meditation should form parts of a vacation program that is planned for the teacher's good.

Professional growth should not be overlooked, but let us hope that this growth can be had without the drudgery of laborious study, without the unnatural crowding that so often accompanies the grind for grades in summer schools. Let the teacher who attends summer school select a school where from the standpoint of friends, professors and courses she can be happy with a normal amount of study.

Let her take recreation and play into her program. Let her plan for enough free time that she may have something for whatever her fancy dictates. Then she will experience a real professional growth that she can feel and have an inward knowledge of.

Let us resolve that this vacation shall make us better teachers, and that its ending shall find us strong of body, happy and wholesome in spirit, professionally a little larger and altogether fit to do for the children who come to our classrooms in 1932-33 the best work that we have ever done.

ON another page will be set out some of the detailed facts of our new group insurance contract. Each teacher should read this article carefully. The executive committee and the insurance com-

WHAT ABOUT THIS INSURANCE? mittee think each teacher should

consider the advantages this insurance has to offer and avail himself of them if, after consideration, he thinks his situation is such as would benefit by the insurance. However your officers are extremely anxious that you know exactly what the contract offers the teachers and what it does not offer them.

Your officers who have investigated the matter thoroughly believe that this contract is carried with a substantial company able in every respect to meet its obligations. conclusion has been arrived at through the advise of able legal talent, through consultation with the State Insurance Department and by consulting actuaries of rival insurance companies. Your officers are certain that you cannot purchase the same kind of insurance as cheaply from any other They believe that a large source. number of Missouri teachers will be

benefited by carrying insurance with this group.

It is a matter of fact that during the five years just passed the parents, families, and other beneficiaries of teachers who have been carrying our group insurance have benefited to the extent of nearly a half-million dollars. This is enough to pay the Association dues of every teacher in the State for ten years. Your officers likewise know that the teachers have carried this insurance at about half its cost to the insurance company. That is, the company has paid out in claims approximately twice as much as it has received in premiums. When the whole group of Missouri teachers is considered the insurance company has paid to teachers estates without any return whatsoever, a sum equivalent to ten dollars per teacher employed in the State. With this experience it was inevitable that the rates should be adjusted. Fortunately they have not been raised for the younger teachers. Unfortunately for the oldest ones they have been raised to what seems, by comparison with the expiring rates, almost prohibitive payments. But when these rates are compared with rates on other forms of available insurance they too appear to be the best to be had.

Everyone who was in touch with what was happening has known that the rates under the old contract were too low to last. The new rates offer promise of stability.

It is extremely important however that teachers understand that group insurance is term insurance. That it offers no cash surrender values, no extended insurance, no paid up insurance feature and no dividends. In other words it is purely insurance of a more or less temporary type. It is

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not in any sense investment insurance. It is a case in which teachers can secure protection of obligations at a

minimum of cost. It is comparable to fire insurance in that it insures for a limited time.

# A Word From Our President

To the Teachers of Missouri:

WE ARE presenting to the teachers of the State of Missouri a new insurance contract effective June 1st, the North American Life Insurance Company of Chicago succeeding the American National Insurance Company of Galveston, Texas. Your committee made diligent search to secure group insurance at a nominal flat rate, but received no offerings from any company on such plan. Instead, the most desirable group insurance that could be found placed the premiums on the age basis.

We have selected what was considered the best proposal in group insurance from the North American Life Insurance Company of Chicago. Special advantages are granted to those now holding policies in the American National. It is hoped that all teach-

ers of the State will take advantage of the new insurance as outlined in "School and Community."

In accepting a contract with this company, we felt the committee had made thorough examination of all proposals, and that we had secured the most desirable insurance possible. It is now hoped that all teachers already insured, will transfer to the new company on June first, without physical examination and that there will be many new applications for insurance under this plan.

It is the desire of the Executive Committee of the State Association to provide the best insurance program possible, and this, we feel, has been done.

> Respectfully, F. H. Barbee

# Economy?

Is IT ECONOMY to stunt and stifle a generation of children and send them out into the world under an educational handicap? It is not economy; it is hysteria; it is cruel and inexcusable; it is unworthy of this Government, and I feel sure that such a policy can never be approved by the masses who would prefer to make almost any sacrifice rather than have this injustice done to their children.

Talk about economy. What about the \$110,000.000 just appropriated for mountain roads and trails in our national parks? What about the \$8,000,000 item in the rivers and harbors bill for new projects which if omitted from the appropriation bill will not interfere with the maintenance of a single harbor in the United States? It would require more time than I have at my disposal to enumerate the useless items in some of the appropriation bills that could be eliminated rather than visit this calamity upon the children of this Nation. I want to see every boy and girl in this land of ours have a fair chance to obtain an education. This is not the time to turn ambitious boys and girls out of school to drift aimlessly until it is too late for them to prepare for life's work.

(From an address by Hon. Daniel A. Reed in the House of Representatives against the recommendation of the Economy Committee to withhold the federal appropriations for vocational education.) Appreciation

Thanks to the human heart by which we live Thanks to its tenderness, its joys, and fears— To me the meanest flower that blows can give Thoughts that do often lie too deep for tears.

-Wordsworth.

IS THERE a power that needs development today more than does the power of appreciation—appreciation in the sense of seeing the good about us and enjoying it—appreciation in the sense of discriminating

between the good and the bad?

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When May is here
"And all the earth is gay;
Land and sea
Give themselves up to joi-

lity; And with the heart of May

Doth every beast keep holiday"—

we are in the very midst of "thick-eyed musing and cursed melancholy." Why all this welter of woe in which we wallow as swine in mire? Whence comes it and what does it displace? Are our people being slain as the ravages of

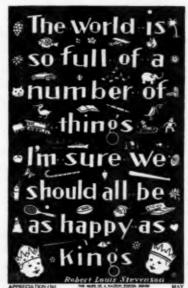
a modern war might slay them? Nations not long ago had this as cause for grief. Has an infectious plague swept the land and taken from it our friends and families? Countries have suffered such a sorrow. Have winds, or floods, or earthquakes or pestilence taken from us that which was dear to our hearts or necessary to our lives? None of these disasters have come upon us.

But something keeps joy from our hearts when they have a right to laugh, and there is that which fills our eyes with melancholy when they should be in flood with gladness. O yes, it's the depression! And what is the depression! Something real we must admit, and yet less real than its

cure, if we would but let the cure come forward in our minds. We are in error when we refuse to appreciate the good there is in the world about us.

Let's catalogue the good. There's health. Do those who have it know how good it is? And spring! How foolish are we if we let it slip away unnoticed—its green, its leaves, its bloom, its feathered songsters and its flood of life that has a song for every sense and a

garland of poetry for each emotion. There are our friends! Let's keep them more in mind. What power they have to thrill the heart! That daddy with his boys who keep his courage up and laugh depression out of countenance; the mother and her soft skinned babe with dimpled cheek and chin; the friend who drops in casually and talks to you as to another self; and that one far away who will occasionally find time to write without a reason other than he is your friend.



Nothing will get us out of the depression more rapidly than to simply straighten our legs and spine and neck and open our eyes so we can see and enjoy some of the things about us that are ours to enjoy.

Even the hard times may be a great blessing to us which we may later come to appreciate. Nationally, we may learn that we are not the preferred pets of a divine providence, and thus may we feel a little more human sympathy for countries less prosperous or who have been in the doldrums of economics longer than we have. Conversely, other nations may convert some of their envy toward us into sympathy for us and the latter is always to be preferred above the former. We may at home develop the grace of cooperation and the sense of interdependence. Sticks fall of their own weight, but if they start to fall with their heads together they

may support each other and become a strength to sustain great loads. We may be taught from this depression to appreciate our neighbor more than we do our stock certificate. We may even learn that there is more joy in having a full purpose than in having a full purse. If we have, as Tennyson puts it, wasted our powers in getting and spending, we may have an opportunity to give and save the joys of life, the pleasures of friendship, the enjoyment of fundamental values more than we could ever have had in the hurly burly of the gold rush of 29.

Appreciation is the ability to discriminate between the true and the false. It is the capacity to enjoy the good. Which have disappeared in these so-called chaotic times—true values or false ones? Let's leave off weeping for the false and with gladness welcome the true to the hearth-stones of our hearts.

#### THE GHOST OF THE CHILDREN

- The little ghosts are marching adown the home town street.
- They carry ghostly grammars and new notebooks kept quite neat,
- And hung upon their little backs are ghost books tied in packs,
- The free textbooks our dear old state bought with our blood wrought tax.
- Oh aye, books old and books third hand are used by Tom and Sue,
- The tax their fathers owed the state was promptly paid when due,
- But little ghosts have brand new books, some thousand every year,
- While guilty scoundrels pad their purse and lawyers calm their fear.

- Oh, who will teach the people that the census must be right?
- That for each child, from out our tax, there is a free text right,
- That folks must seek out for themselves the numbers near around,
- For scoundrels make a living when ghost children here abound.
- The little ghosts are marching adown the home town street,
- They carry ghostly grammars and new notebooks kept quite neat,
- And hung upon their little backs are ghost books tied in packs,
- The free textbooks our dear old state bought with our blood wrought tax.
  - -Faith Hathaway in Kansas City Journal-Post.

# Executive Committee Approves New Group Insurance Contract

FIVE YEARS ago this month, the SCHOOL AND COMMUNITY announced that the Executive Committee of the Missouri State Teachers Association had approved plans for the initiating of a five year term group life insurance plan for the benefit of Missouri teachers who were members of the Association

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The period for which this plan was adopted expires on June 1, 1932. To provide for the continuance of the insurance, the Executive Committee on April 21st signed another similar contract which will continue for another period of five years, until June 1, 1937.

The experience of the past five years has been highly successful from the stand-point of the insured, but extremely unsatisfactory from the insurance Company's side of the account.

More than 2600 teachers are now carrying this insurance and to date the company has paid to the teachers in total disability claims and to their beneficiaries in death claims an amount \$200,000 in excess of what the insurance has cost the

One of the terms of the contract was that the insurance company should have the right to readjust its rates at the end of the five year period on the basis of its experience. This readjustment was made and the Association notified of the new schedule of rates to become effective on June 1, 1932. The new rates submitted differed from the rates of the present contract in the following particulars:

tract in the following particulars:

The old rate was a flat rate of \$6.00 per year for \$1000 of insurance. Old and young paid the same rate. The proposed rates were graduated according to age, each age bearing a separate and different rate. To illustrate the variation of rates on the age basis, the following are quoted: Beginning at twenty, the proposed rate was \$5.87 per thousand, at age twenty-one the rate is \$5.97, at thirty-one the rate is \$6.45; at forty-one, rate \$8.18; at fifty-one, rate \$14.78; at sixty-one, rate \$31.82; at seventy-one, rate \$70.74.

Upon receipt of this notice of change in rates, the Executive Committee appointed a Committee to go into the whole matter of insurance renewal and to make a report with recommendations to the Executive Committee.

This Committee spent several weeks conferring with insurance companies. Most of the companies were not interested in the case, none was willing to consider the insurance on the basis of a flat rate, and only three companies were willing to take over the present group in toto. This latter condition was held by the committee to be of primary importance. The report and recommendation finally made by the insurance committee and accepted by the Executive Committee was as follows:

That the contract offered by the North American Life Insurance Company of Chicago be accepted. This recommendation was made because of the following considerations:

- 1. Investigation had shown this company to be thoroughly reliable and of strength sufficient to carry the contract.
- The rates are fifty cents per thousand lower than those offered by any other company.
- 3. The company plans to make an honest effort to increase the size of the group, thus making the insurance more stable and less liable to future increases in rates with the possibility of a reduction at the end of the next five year period.
- This company will take over the entire present group without question as to the present health status of its memhers
- 5. When for any reason the company shall require a medical examination of an applicant, the company will pay the cost of such examination.
- Policies which have passed the two year contestable period under the expiring contract shall continue incontestable under the new agreement.
- The insurance company will select a bank in Columbia, Missouri, as its depository where all premiums as received

will be deposited at once, thus relieving the Association immediately of responsibility for the accumulated receipts.

The insurance carries a total and permanent disability clause without ad-

ditional cost to the insured.

 The insurance company offers to members of the Association a Teachers Retirement Annuity, thus permitting those who desire such protection for old age to have it through their own Association.

No other company offered all the advantages enumerated above, and no other offered a rate as low as the North American Life Insurance Company.

The New Rates

The new rates as noted in the following table are graduated according to age. Beginning at age 20 with a rate of \$5.37 per \$1000 of insurance and running to \$204.96 per M. at age 85. These are the extreme age limits of the present group. These rates are 50 cents per thousand lower at each age than the lowest standard group rate, which standard rate was the lowest offered by any other company. The insured will pay a higher rate each year than was paid the preceding year. These annual increases are relatively small in the lower ages. From age 20 to age 35 covering sixteen payments, the total step-up is only 89 cents or an average of less than 6 cents per year. In the next 10 year period the step-up is \$3.26 or an average of about 33 cents a year. Thus it is seen that the annual increase of rates is much higher in the upper ages.

Teachers under 33 will pay less for the new insurance than they have been pay-

ing for the old.

The following is the table of rates under the new contract:

er the	new contra		-
Attai	ned	Attai	ned
	\$1,000.00	Age	\$1,000.00
Age	\$1,000.00	29	5.90
16	4.97	30	5.93
17	5.07	31	5.95
18	5.15	32	5.98
19	5.26	33	6.06
20	5.37	34	6.15
21	5.47	35	6.26
22	5.58	36	6.42
23	5.64	37	6.61
24	5.71	38	6.82
25	5.77	39	7.06
26	5.81	40	7.35
27	5.85	41	7.68
28	5.88	42	8.08

Attair	Attained		ned
Age	\$1000.00	Age	\$1000.00
43	8.49	72	76.06
44	8.99	73	82.32
45	9.52	74	89.07
46	10.12	75	96.32
47	10.80	76	104.15
48	11.54	77	112.56
49	12.38	78	121.51
50	13.28	79	131.20
51	14.28	80	141.59
52	15.38	81	152.62
53	16.59	82	164.45
54	17.93	83	177.04
55	19.37	84	190.58
56	20.97	85	204.96
57	22.70	86	220.18
58	24.58	87	236.19
59	26.62	88	253.54
60	28.89	89	271.75
61	31.32	90	291.02
62 ,	33.95	91	310.77
63	36.83	92	333.11
64	39.94	93	354.60
65	43.33	94	377.09
66	46.97	95	402.01
67	50.95	96	426.14
68	55.22	97	459.51
69	59.85	98	474.21
70	64.84	99	517.99
71	70.24	100	582.58

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One dollar per policy will be added by the Missouri State Teachers Association to pay for the clerical work involved in handling the insurance, the same as has been done under the old plan. Note that this charge is \$1.00 per policy and not per thousand. If a \$5000 policy is issued, the carrying charge amounts to only 20 cents per M.

# THE ANNUITY RETIREMENT FEATURE

The experience of the Association with insurance during the past five years has lead the Committee to believe that many teachers are vitally interested in building a reserve which at retirement age will purchase them a monthly income. Ideally, of course, the State and the school district should help to buy such an annuity, and the Association has always supported this principle; but since our State Constitution will not permit this, since the possibility of making the necessary change in the Constitution now seems remote, and since the building of individual annuity incomes will in no way hinder our progress toward public participation, the Committee recommends the Cash Refund Deferred Retirement Annuity Plan offered by the North American Life Insurance Company of Chicago.

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ess itThe terms and rates for this annuity are as follows: The annuity is based on nine payments of \$10.00 each year, one for each month except July, August and September. This adjustment is made to fit the average teachers income months.

The contract matures a guaranteed monthly income for life beginning at age 65, although earlier beginning of income age may be elected.

In event of death prior to 65, or the beginning of the monthly annuity payments, the entire amount deposited will be returned to the beneficiary. The monthly income for life is guaranteed but should death occur before the full value of the contract is consumed, the remainder will be paid to the beneficiary.

While \$10.00 per month for 9 months is the standard payment upon which the following table is based, greater or lesser amounts may be purchased down to as low as \$2.00 per month.

The table should be read as follows: at age 18 a \$10.00 monthly payment for 9 months each year until age 65 will guarantee 12 monthly payments to the teacher of \$92.59 each year during the remainder of her life.

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ity
3.00
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3.99
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3.64
2.03
.45
.98
7.54
3.18
1.88
3.62
2.44.
.30
).20
0.17
3.18
.23

From its investigation the Committee believes that the Annuity offered by the North American Life Insurance Company of Chicago is as good a proposition as can be secured by the teachers and is certain that it has points of excellence not common to all other contracts.

Payments on the annuity are to be made to the Missouri State Teachers Association. Solicitation will be made by the company's agents.

#### GENERAL FEATURES OF THE GROUP INSURANCE CONTRACT IN BRIEF

- Present members insured under the teachers group may continue their insurance in the same or smaller amounts in multiples of \$1000 at the insured's choice, and without further medical examination.
- 2. New members of the insurance group if under age 45 and for amounts of \$3000 or less may secure insurance on their statements of good health. The company reserving the right to require examination. In which case the company pays the cost of same.
- 3. Total and Permanent disability benefits are provided up to 55 years of age for new members and to 60 years of age for present group.
- 4. No one 60 years of age or older is eligible to apply for insurance, but insurance once issued can be carried beyond age 60 indefinitely during term of the contract.
- 5. The insured has the right to convert his or her group policy into ordinary life, limited pay, or endowment insurance.
- All members and only members of the M. S. T. A. are eligible for this insurance.
- Insurance may continue so long as membership is maintained.

### DISABILITY BENEFITS AND MODES OF SETTLEMENT

Due to the interest of policy holders which has been manifested by numerous inquiries in regard to the provisions of the teachers group insurance applying to disability benefits the following extract from the master policy is printed:

#### PROVISIONS

1. PERMANENT TOTAL DISABILITY BENEFIT: Upon receipt of due proof that while insured under this policy and before attaining the age of sixty, the member has become totally and permanently disabled by

# ANNOUC

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# THE MISSOURI STATE

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# GROUP INSURANCE—

# Annual Renewable Term Policy

# Features:

- 1. Maximum Amount \$5,000. Less amounts in multiples of \$1,000.
- 2. Equitable yearly rates according to age.
- 3. Disability Benefits included.
- 4. Low Rates.
- 5. Face Amount Payable to Beneficiary immediately upon death of insured.
- 6. Evidence of health required (members now holding certificate under old group exempt from any further evidence of health).
- 7. Limited to Members of the Missouri State Teachers Association.
- 8. Annual Premium Only-

Payable E. M. CARTER, SECY.

MISSOURI STATE TEACHERS ASSOCIATION COLUMBIA, MISSOURI

- A Low Cost Plan of Insurance Protection for Members of the State Association.
- 10. Rates published elsewhere in this issue.

Both of the Above Plans are Recommended to Ind M Any agent of the Company or officers of the M. S. The cations may be addressed to

THE NORTH AMERIE

E. S. FINLEY, State Manager 509 RIALTO BUILDING KANSAS CITY, MISSOURI

E. M. CAR'M.

# ICEMENT

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For Policies

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# GROUP ANNUITY-

# Cash Refund Deferred Retirement Annuity

# Features:

1. Provides Systematic and Safe Plan for Retirement Income.

2. Monthly Deposits on first day October, November, December, January, February, March, April, May and June (no payments during

July, August and September).

3. Advance Payments accepted.

4. Discount of 4% on all lump sum deposits.

5. Guarantees Life Income after age 65 although earlier settlement may be had.

6. Return all deposits in event of death before age 65.

7. Cash Refund of the balance should death occur after age 65 but before full cash value of policy is consumed in monthly payments.

8. Cash and Loan Values Available in early years.

9. Limited to Members of the Missouri State Teachers Association.

10. All Deposits-

E. M. CARTER, SECY. Payable MISSOURI STATE TEACHERS ASSOCIATION COLUMBIA, MISSOURI

11. Deposit and Monthly Annuity purchased is published elsewhere in this issue (larger or smaller amounts in same ratio).

Ind Members by the Association.

S. Il be glad to furnish detailed information. Communi-

MERFE INSURANCE CO. CHICNOIS

CARIM. S. T. A. Co Mo.

R. C. ADDICKS, Gen. Agt. 353 BOATMANS BANK BLDG. ST. LOUIS. MISSOURI

bodily injury or disease so as to be wholly prevented thereby for life from engaging in any occupation or business for remuneration or pront and that such total disability has already continued uninterruptedly for at least six months, the Company, subject to the limitations and conditions hereinatter stated, will waive further payment of premium as to such member and will pay in full settlement of all obligations to such member under this policy, the amount of insurance in force hereunder upon the life of such member, at the time of receipt of due proofs of such disability, in a fixed number of instalments, the number and amount of which shall be chosen by the member from the table in the paragraph entitled "Modes of Settlement", the first instalment to be paid immediately upon receipt of due proofs of such disability. Any instalments remaining unpaid at the death of the member shall be payable as they become due to the beneficiary designated by such member. Such remaining instalments may be commuted into one sum on the basis of interest at the rate of three and one-half per cent per annum.

In addition to and independently of all other causes of permanent total disability the Company will consider the entire and irrecoverable loss of the sight of both eyes, or of the use of both hands, or of both feet, or of one hand and one foot, as permanent total disability within the meaning of this policy. The benefits under this provision are granted without additional cost to the member.

No benefits shall be payable under this

provision unless formal claim therefor shall be made while the member is insured hereunder, or within three months after cessation in payment of premium in respect of such

member.

2. MODES OF SETTLEMENT: Any claim for death under this policy shall be paid to the beneficiary designated by the member either in one amount, or, upon the written election of the member, in a fixed number of instalments for each One Thousand Dollars according to the following table, the first instalment to be paid immediately upon receipt of due proofs of death.

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Number of years dur- ing which Instalments will be paid	Amount of each Instalment Payment	Number of years dur- ing which Instalments will be paid	Amount of each Instalment Payment
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	Annual	Monthly		Annual	Monthly
1		\$85.00	5	\$214.00	\$18.19
2	\$509.00	43.27	10	116.00	9.86
3	345.00	29.33	15	84.00	7.14
4	263.00	22.36	20	68.00	5.78

If the beneficiary shall die before payment of the amount of the insurance or of all of the instalments to which the beneficiary may be entitled, either under this provision or under the provision entitled "Permanent Total Disability Benefit", or if no beneficiary shall have been named, the amount of the insurance or the remainder of the instalments, as the case may be, shall be paid to such relative by blood or connection by marriage of the insured member as the master policyholder shall designate as equitably entitled thereto. If the beneficiary shall be a minor, the amount of the insurance or the remainder of the instalments, as the case may be, shall be paid to such person as the master policyholder shall designate for the sole benefit of such minor. In any such case the remaining instalments may be commuted into one sum on the basis of interest at the rate of three and one-half per cent per annum.

# A Declaration of Interdependence

The following is an extract from an address by Lawton B. Evans delivered at the recent convention of the Department of Superintendence at Washington, D. C. This address was severely denounced editorially by one of the Washington papers.

Mr. Evans has finished his fiftieth year of service as superintendent of schools at Augusta, Ga. His school district includes the entire county in which Augusta is located. Whatever method he has used to hold his position for the past half century it is evident that compromising his ideals has not been one of them.—Ed.

change for the better. This is a new era in the history of the world, and the profession of teaching should recognize that fact. The time has come for us to take a new angle on the teaching of American history. It should no longer be America first and the rest of the world go hang, but it should be America and the rest of the world so interdependent that one cannot get along without the other.

"It is time for America to lay aside its selfishness and its spirit of isolation and recognizing its greatness and its opportunity, to make an effort to be the big brother of the world and lend its great influence and wealth to relieve the distressing situation that exists everywhere.

"The present generation the world over is war-minded because it has been brought up in the schools to believe most fervently in the glory of each individual nation and in the greatness of its conquests. Other nations are the same way. The next generation should be made peace-minded and international-minded by being taught less of the glory of war and more of its horrors, less of the necessity of conquest and more of its iniquities, less of the wonders of our own country and more of other peoples and their troubles and perplexities and even of their glories. If the world mind is to be a mind of peace and goodwill it will come through the schools and through the teaching of children and through the words of the schoolmaster more than by conventions and agreements and treaties among the peoples themselves. As long as the great mass of the population is war-minded there will be wars. If we can make the next generation peaceminded there will be peace.

"We are laying down the foundations of popular opinion, popular prejudice, and popular action in the years to come. Our future statesman are now in our schools. As we teach them today, so they will think and act in the days to come. We can make them selfish, and self-centered, and self-seeking, and American-minded only, or we can make them generous, broad-minded, and world-minded,

and peace-loving in the years to come. We, in the schools, are now training the men who will rule the world a generation hence.

"This Declaration of Interdependence applies not only to America, but is world wide and applies to all peoples, and to the profession of teaching in all lands. What is true for us is true for them all. Therefore teachers everywhere should teach the new doctrine of interdependence and explain its meaning and its necessity. They should teach the Covenant of the League of Nations, and the meaning of the World Court, and the provisions of the Pact of Paris.

"The profession at large should commit itself to a program of teaching that will bring the citizens of the future, the world over, to a better understanding, and a deep and abiding willingness to lay aside all bitterness toward those who have been enemies, and to have forbearance and goodwill to all mankind. And only in this way can we hope that the last smoke has died away from the battle-fields of the world, and from the smouldering ruins of devastated cities."

# Indian Project

Worked out by the "C" class of the Smithton School, District 45, Worth County, Missouri, Mattie Silvey, teacher.

Objectives:

- To show how the Indians adapted themselves to their environment.
- 2. To show how the Indian depended upon nature.
- 3. To compare the ways of living of the Indian with our ways of living.
- To develop in the child a desire for historical reading.
- I. General Outline:
  - A. Coming of the white man.
    - (1) The story of Columbus.
    - (2) Background of the early discoveries.
  - B. Attitude of the Indian toward the white man.
    - (1) Manner of friendliness.
    - (2) How they treated the white man.
    - (3) How we conversed with the Indian.

- C. Manner of living.
  - Types of tents or houses of the different tribes.
  - (2) Early tribes of this locality and their manner of living.
- D. Furnishings of the home.
  - (1) Kinds of furniture.
  - (2) Kinds of dishes.
  - (3) Compare the furniture with modern.
- E. Lighting of the home.
  - (1) How the home was lighted.
- F. Industries of the home.
  - (1) Work the Indian women did.
  - (2) Making clothing.
  - (3) Curing of the meat.
  - (4) Dyeing.
  - (5) Weaving.

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- II. How the Indians obtained their food.
  A. Source of food.
  - (1) Wild plants and berries; a. wild grapes; b. persimmons; c. dewberries; d. sarvis berries; e. wild strawberries; f. pawpaws; g. choke berries.
  - Nuts and roots; a. hickory; b. walnut; c. Hazelnut; d. chinquepins.
  - (3) Hunted for the wild animals; a. antelope; b. deer; c. bear; d. wolf.
  - (4) Crude ways of farming; a. planting of maize; b. means of fertilizer (fish).
  - (5) The Indian was fond of fish.

    a. from streams and rivers.
  - (6) Autumn and winter game; a. prairie chicken; b. wild geese and ducks; c. quail; d. squirrels; c. rabbits.

- (2) Means of communication from one tribe to another.
  a. by overland trails.
  - b. river transportation.

    1. birch bark canoes.
- B. Study of the pony express and the constant interference of the Indians.
- C. Pony express.
  - Centers for the pony express; a. Westport Landing-Kansas City;
     St. Joseph; c. St. Louis; d. Savannah.
  - (2) Importance of the pony express to the white people and the attitude of the Indian.
  - (3) Work of the pony express.
    - (a) left St. Joseph at 6:30 P. M. on the third of April, arrived at Salt Lake City 6:30 P. M. on the 9th, at Carson City 2:30 P. M. on the 12th, at Placerville 2:00 P. M. on the



Pupils and projects-with their teachers.

- III. Indian warfare and means of transportation.
  - A. Their constant warfare among tribes.
    - (1) Their fleet ponies (compare with our horse).
- 13th, Sacramento 5:30 P. M. on the 13th, San Francisco 1:00 A. M. on the 14th.
- IV. How the white man made friends with the Indians.
  - (1) The terms of peace.

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- (2) How the Indians showed their friendliness.(3) Treatment given them by the
- white man.
- (4) Indian reservations.
- V. All during the study of the Indians we carried on the activity part or art.

  The following are a few of the things we did.
  - (1) Constructed a tent in the school room.
    - a. made of tan percale or print.
    - b. poles were brought from home.
    - c. painting on the tents was done by children.
  - (2) Made Indian beads of wallpaper.

- (3) Made clay dishes and decorated them.
- (4) Made holsters of "gunny" sacks.
- (5) Each child has an Indian cap.
- (6) Obtained Indian rugs, dishes and pottery from the Reservation in Arizona.
- (7) Made a picture show.
  - a. life of the early Indians.
  - b. children brought pictures from home.
- VI. Music of the Indian was studied through the Appreciation Records given in the Course of Study.
- VII. Bibliography.

The stories in their readers and library. Nearly all of the material was brought from the homes.

## MY COUNTRY TOWN

MY COUNTRY town runs down a hill and up again— Wet pavements gleam from windows clean, Windows set in casements neat And fringed about with maple boughs Where birdlings sleep, head under wing.

The houses trim are warm within,
With music, laughter, fire and food:
Without the air is clear and clean,
Hung high above with evening star and bright half-moon.

A white cross set on a hill-top church, Breathes to the night, so cold and so serene, Of a night long past, when our dear Savior stood Upon a hill, beyond a wall of old Jerusalem And breathed a prayer to a Father good, On that far hill set in a little wood.

Echo of that prayer rings still In each believing heart, fearless or afraid.

Dear God, keep thou within Thy loving Hand My country town As it runs down a hill and up again.

> Alexa Calhoun New Spring Bluff Road Sullivan, Missouri February 3, 1932

# Mental Hygiene In The Classroom

CHILDREN WHO ARE TIMID<sup>1</sup>

The Department of Child Guidance, Board of Education, Newark, New Jersey

IMIDITY NOT ONLY stands in the way of good school achievement; it may also foster the development of an unhappy, unhealthy personality which will cripple the child through life. It indicates a lack of security, a feeling of being unliked or unwanted, a state of confusion induced by a sense of inadequacy and inability to do what is expected of him.

Have you a timid child in your room whose answers are inaudible? Who never volunteers? Who seems to have no friends? Who is afraid to ask for what he wants? Who cries easily? fearful? Who fails to take responsibility commensurate with his age? Who avoids making his own decisions? Who needs constant urging to keep at his tasks? Who day dreams to shut out the world in which he is uncomfortable, in order to build one where he can be happy?

Why should this child feel afraid?-Is it because of a lack of affection on the part of one or both parents, since the child without normal parental love is apt to feel that there is something wrong with him, that nobody likes him or wants to be friends with him? Is it because of a feeling that another child is so preferred in the family or school group that he is becoming convinced of his inability to compete with the "pet," and has put it down to his own inadequacy?

Is it because he has been babied, kept apart from other children, protected by an over-solicitous mother to whom he is so much attached that he has never learned to face situations on his own and is panic-stricken without the familiar support?

<sup>1</sup> Published in pamphlet form by The National Committee for Mental Hygiene, 450 Seventh Avenue, New York City. Price, 15c per copy.

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.57 .57 Is it because he is out of the normal home setting, with unsympathetic stepparents, in a foster home, or in an institution, so that he has no incentive to struggle to achieve since nobody seems to care?

Is it because of such a sense of physical, mental, social or racial inferiority that he feels beaten before he starts?

The timid child is not disturbing to the group or to the teacher, but his problem is a painful one to himself. The "show-off" is fighting a world that he finds hostile; the timid child has given up the struggle. He needs the teacher's help more than most children. But because of the delicate nature of his difficulty the teacher must employ unusual tact.

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forcing him into conspicuous roles. The subtle and sympathetic approach may

—prepare the child for assuming small classroom responsibilities, until he is finally able to get satisfaction from achievement for its own sake;

—offer him opportunities to excel in the thing he does well, utilize the make-believe of the day-dreamer in creative work, such as writing, dramatics, or art; the resulting realization of success may give him confidence to try again;

—allow the teacher to make him aware of her confidence in his ability without causing him to feel that he is being pitied;

—permit the needed amount of encouragement and praise to be offered until the child has gained enough self-confidence to dispense with the special attention.

Harsh or embarrassing methods may
—increase the timidity the teacher is trying
to relieve;

—further undermine his self-confidence;
—cause him to fear an overture by the teacher as something leading to an unpleasant or exposed position;

pleasant or exposed position;
—delay his learning to believe in himself since acquiring such confidence is made a slow and difficult process.

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By J. E. Holman, Superintendent of Schools

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A large per cent of our students were able to qualify after several months of work. The vaccinations only cost a few cents as we got the serum at cost. The children gave health plays at Parent-Teachers meetings and the mothers became so interested they or-ganized into groups and came to the school during the winter months and prepared hot lunches for the children. The questionnaire filled out by the children showed they were not getting enough milk and leafy vegetables. In order to encourage the children to drink more milk a very interesting Rat Project was carried on in each school. One of the rats was given the wrong kind of food, while the other one was given a balanced diet and all the milk he could drink. In a few weeks the one drinking milk was looking fine and much larger. Those children that were underweight were given milk and graham crackers twice Those that could not afford to pay for the milk were served along with the others and the expense was cared for by giving shows, tacky parties, etc. Most of the students that were underweight are now up to standard.

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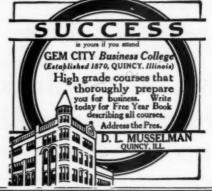
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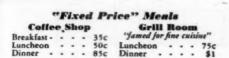
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# WHAT I WOULD TEACH

If I can teach a little child the glories of the sea,

If he will raise his sturdy arm in worship of a tree—

If I can plant within his heart a love for moon and sun—

I care not if he tells me, "Two times twelve are twenty-one."

If in magic springtime he comes singing down the lane,
If when the April sky is gray he whistles in the rain—
And if he listens for bluebird, for lark and robin, too—
I care not if he tells me, "Three times twelve are twenty-two."

If he comes in with pockets full when nuts begin to fall, If he prepares for winter, puts away both bat and ball, Cleans skates with oil and water (tho' he knows they'll never mix) I care not if he tells me, "Seven twelves are twenty-six."

If love for home and mother is the strongest bond he knows, If in defense of honor he dares fight his strongest foe, If he thrills with live wonder at the ships that sail the heaven— I care not if he tells me, "Eight times twelve are twenty-seven."

If in schoolroom and on playground he helps to pull the load, If to ease others' burdens he plods down the rougher road—I care not if some mornings he arrives a trifle late, I care not if he tells me, "Nine times twelve are twenty-eight."

If, when I look into his eyes, I see therein a soul
That reaches outward, upward toward his God, life's fairest goal—
I care not if his numbers are not always in line,
I care not if he tells me, "Ten times twelve are twenty-nine."

—Nellie M. Casler, Canajoharie.

From New York State Education.